Board of Governors of the Federal Reserve System

Annual Report of Holding Companies—FR Y-6

Report at the close of business as of the end of fiscal year

This Report is required by law: Section 5(c)(1)(A) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)(A)); sections 8(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3106(a) and 3108(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); and sections 113, 165, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5468(b)(1)). Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

NOTE: The Annual Report of Holding Companies must be signed by one director of the top-tier holding company. This individual should also be a senior official of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report. If the holding company is an ESOP/ESOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

I, John E. Grist
Name of the Holding Company Director and Official
Chairman of Board
Title of the Holding Company Director and Official

attest that the Annual Report of Holding Companies (including the supporting attachments) for this report date has been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

With respect to information regarding individuals contained in this report, the Reporter certifies that it has the authority to provide this information to the Federal Reserve. The Reporter also certifies that it has the authority, on behalf of each individual, to consent or object to public release of information regarding that individual. The Federal Reserve may assume, in the absence of a request for confidential treatment submitted in accordance with the Board's "Rules Regarding Availability of Information," 12 C.F.R. Part 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.

Signature of Holding Company Director and Official

Date of Signature

For holding companies not registered with the SEC—Indicate status of Annual Report to Shareholders:

☐ is included with the FR Y-6 report
☐ will be sent under separate cover
☒ is not prepared

For Federal Reserve Bank Use Only

RSSD ID
C.I.

This report form is to be filed by all top-tier bank holding companies, top-tier savings and loan holding companies, and U.S. intermediate holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under Section 211.23 of Regulation K (12 C.F.R. § 211.23). (See page one of the general instructions for more detail of who must file.) The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, an information collection unless it displays a currently valid OMB control number.

Date of Report (top-tier holding company's fiscal year-end):
12/31/2017

Month / Day / Year

n/a

Reporters's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporters's Name, Street, and Mailing Address

Andrews Holding Company

Legal Title of Holding Company
200 S Main
(Mailing Address of the Holding Company) Street / P.O. Box
Andrews
Texas 79714

City
State
Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Steve Dunagan
CFO
Name
Title

432-684-0060
Area Code / Phone Number / Extension

432-620-8523
Area Code / FAX Number

sld@cbandrews.com
E-mail Address

n/a

Address (URL) for the Holding Company's web page

Is confidential treatment requested for any portion of this report submission?

☐ No
☐ Yes

In accordance with the General Instructions for this report (check only one).

1. a letter justifying this request is being provided along with the report.
2. a letter justifying this request has been provided separately...

NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.50 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.

03/2018
LEI: 254900J4LKHSDPKIAFVZ22
Commercial State Bank

Incorporated in Texas
Andrews, Texas
Andrews State Bank
100%

Incorporated in Texas
Andrews, Texas
Andrews Holding Company

Report Item 2: Domestic Branch Listing
Report Item 2: Organization Chart
Andrews Holding Company does not prepare an annual report to shareholders
Report Item 1: Annual Report to Shareholders

Fiscal Year Ending December 31, 2017
<table>
<thead>
<tr>
<th>Data Activity</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID</th>
<th>Branch Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>Country</th>
<th>BSC/LCNUM</th>
<th>Office Number</th>
<th>Head Office</th>
<th>Head Office ID</th>
<th>Remarks</th>
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<td>Full Service</td>
<td>331405</td>
<td>FUMARK BRANCH</td>
<td>3224 KING STREET</td>
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<td>Not Required</td>
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<td>361655</td>
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<td>OK</td>
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<td>317150</td>
<td>WICKER BRANCH</td>
<td>4498 WEST WICKER</td>
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<td>79457-5238</td>
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<td>COMMERCIAL STATE BANK</td>
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<td>COMMERCIAL STATE BANK</td>
<td>361655</td>
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<tr>
<td>Securities Holders</td>
<td>Security (a)</td>
<td>Class of Voting Percentage of Each (e)</td>
<td>Corporation (c)</td>
<td>Name &amp; Address (f)</td>
<td>State, County (g)</td>
<td>Fiscal Year Ending December 31, 2017</td>
<td></td>
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</tr>
<tr>
<td>Joe R. Grist, Lubbock, Texas</td>
<td>10.1%</td>
<td>3003 Common</td>
<td>USA</td>
<td>Texas</td>
<td>Andrews' Holding Company</td>
<td>6E</td>
<td></td>
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<tr>
<td>Jackson Grist, Midland, Texas</td>
<td>3.0%</td>
<td>300 Common</td>
<td>USA</td>
<td>Texas</td>
<td>Andrews' Holding Company</td>
<td>6E</td>
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<tr>
<td>Harry Ker, Midland, Texas</td>
<td>4.5%</td>
<td>3% Common</td>
<td>USA</td>
<td>Texas</td>
<td>Andrews' Holding Company</td>
<td>6E</td>
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<tr>
<td>John E. Grist or Vera Grist, Midland, Texas</td>
<td>73.4%</td>
<td>217,992.6 Common</td>
<td>USA</td>
<td>Texas</td>
<td>Andrews' Holding Company</td>
<td>6E</td>
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</tr>
</tbody>
</table>

During the fiscal year ending 12-31-2017, Andrews, Texas, Andrews' Holding Company, control or holdings of 5% or more, and had Securities Holders not listed in (d) through (g) that had more with power to vote as of fiscal year ending 12-31-2017.
<table>
<thead>
<tr>
<th>Names &amp; Address (City, State, Zip)</th>
<th>Principal Occupation or Other Business in Which Individual Is Employed</th>
<th>Title &amp; Position</th>
<th>Subsidiaries In Which Individual Is Holding % Voting Securities</th>
<th>Percentage of Voting Securities of Subsidiary (Include names of Subsidiaries and percentage of voting securities held)</th>
<th>Company With Holding For Item (a)</th>
<th>Other Businesses In Which Individual Is Employed</th>
<th>Subsidiaries In Which Individual Is Holding % Voting Securities</th>
<th>Percentage of Voting Securities of Subsidiary (Include names of Subsidiaries and percentage of voting securities held)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jack Christ, Midland, Texas, USA</td>
<td>Retired Nursing Director</td>
<td>Chairman</td>
<td>Commercial Stake Bank</td>
<td>0.1%</td>
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</tr>
<tr>
<td>John E. Christ</td>
<td></td>
<td></td>
<td>Commercial Stake Bank</td>
<td>0.1%</td>
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<tr>
<td>Steve Duragian, Texas, USA</td>
<td>Chief Financial Officer</td>
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<td>Commercial Stake Bank</td>
<td>0.34%</td>
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<tr>
<td></td>
<td>EVP &amp; CFO</td>
<td></td>
<td>Commercial Stake Bank</td>
<td>0.34%</td>
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</table>